

UNITED STATES BANKRUPTCY COURT

For the Northern Georgia

Case #: 19-63943

IN RE:

Lemarcus Allison

CHAPTER 13

Honorable Wendy L. Hagenau

**CERTIFICATE OF SERVICE**

Monica Lash states and certifies that on 02/28/2020, TCF National Bank did serve a copy of the following documents: Notice of Mortgage Payment Change and this Certificate of Service upon the following ECF participants:

**Debtor's Counsel**

Leonard R Medley III

2727 Paces Ferry Road SE

Atlanta GA 30339

**Trustee**

Nancy J Whaley

303 Peachtree Center Avenue #120

Atlanta, GA 30303

by using the ECF system, and I hereby certify that the aforementioned documents were also served upon the following non-ECF participants:

Lemarcus Allison

250 MONTROSE DR

MCDONOUGH, GA 30253-4242

by placing said documents into envelope(s), addressed to the above-listed individual(s), postage fully prepaid thereon, and depositing said envelope(s) into the U.S. mail receptacle in PLYMOUTH, MN 55441.

**Completed by:**

**TCF Employee Information**

Name: Monica Lash

Address: 1405 XENIUM LANE N PCC-2E-D, PLYMOUTH, MN 55441

Phone #: 763-337-5001 E-mail: [MLash@TCFBank.com](mailto:MLash@TCFBank.com)

**Fill in this information to identify the case:** Document Page 2 of 4

Debtor 1 Lemarcus Allison \_\_\_\_\_

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy for the: Northern Georgia

Case No. 19-63943 \_\_\_\_\_

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: AUTO CLUB TRUST \_\_\_\_\_

Court claim no. (if known): 4 \_\_\_\_\_

Last four digits of any number you use to identify the debtor's account: 4 0 4 5Date of payment change:  
Must be at least 21 days after date of 03/23/2020  
this noticeNew total payment: \$ 949.71  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to interest rate on the debtor's variable-rate account?**

- No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Calendar Days ChangeCurrent mortgage payment: \$ 1,015.20New mortgage payment: \$ 949.71

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.  
 I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x   
Signature

Date 02/28/2020

Print: Monica Lash

Title Bankruptcy Specialist

Company TCF NATIONAL BANK

Address 1405 XENIUM LANE N PCC-2E-D

PLYMOUTH MN 55441

Contact phone (763) 337-5001

Email [MLash@TCFBank.com](mailto:MLash@TCFBank.com)

## **NOTICE OF MORTGAGE PAYMENT CHANGE**

### **ADDENDUM**

TCF is providing this addendum to assist all parties in understanding the repayment obligations of the non-arrearage, post-petition payments applicable to this home equity line of credit. This account provides for daily simple interest, which means that the amount of interest owed for the current billing cycle is determined by the number of days in the billing cycle and the outstanding principal balance. The payments on this account are interest only.

TCF respectfully asks the court to accept this addendum as part of the payment change notice required by Bankruptcy Rule 3002.1. If the court does not accept this addendum, TCF will not include it with subsequent notices. Further, TCF does not provide a separate notice of an interest rate change on home equity lines of credit, consistent with federal law.